

Your guide to getting the most from your card



Welcome to your Ulster Bank debitCARD

Your Ulster Bank debitCARD is accepted in over 30 million retailer outlets around the world wherever you see the Visa logo.

✓ Your debitCARD enables you to

- ✓ Pay for goods and services at home, abroad and online.
- ✓ Withdraw cash at ATMs* and banks worldwide.

Paying with your debitCARD is quicker, easier and less hassle than juggling with cash or writing a cheque.

Your debitCARD also lets you stay in control of your day to day finances because every time you use your card the money is taken directly from your bank account.

The information contained in this guide will help you get the most from your card and protect you from fraud. Please make a note of the important telephone numbers listed on the back of this guide.

✓ 24 hour emergency cash in the Republic of Ireland

If your card is lost or stolen and you need emergency funds, you can take advantage of our 24 hour Emergency Cash service by calling us on 1800 245 399. After answering a few quick security questions, you will be given a code enabling you to withdraw cash without a card from any Ulster Bank ATM in the Republic of Ireland. You can withdraw up to €300 if you are an Anytime Banking customer, or up to €60 if you're not (provided the money is available in your account). We will also cancel your card at the same time.

✓ Global Acceptance

Your debitCARD is accepted around the world in over 30 million retail outlets across 160 countries and you can withdraw cash from more than 1 million ATMs. So you can use your card when you're away just as you do at home.

*ATMs: Automated Teller Machines

Using your card at home

- ✓ **Shopping** – use your card wherever you shop, at the supermarket, department store, petrol station or restaurant, you can use your card to buy just about anything.
- ✓ **Cashback** – many shops, supermarkets and other retailers offer cashback when you pay by debit card. Cashback provides convenient access to your money, without having to queue at an ATM. The amount of cashback is determined by the retailer, up to a value of €100.
- ✓ **Online and over the phone** – Shopping online or over the phone is as easy as on the High Street and with Visa Debit it's safer too.
- ✓ **ATM Withdrawals** – You can withdraw cash up to your daily withdrawal limit if you have sufficient funds available in your bank account.
- ✓ **Withdrawing Foreign Currency at an ATM** – If you use your card to withdraw foreign currency at an ATM in the Republic of Ireland you may be charged at the same rate as you would withdrawing foreign currency abroad.
- ✓ **Stamp Duty** – A Government Stamp Duty charge of €0.12 is applied to each domestic cash withdrawal made at an ATM. The total fee paid per annum per card is capped at €2.50 on ATM only cards and €5 on combined ATM and debit cards, and is applied annually in January.

There may be fees for using these services as detailed in the fees leaflet that applies to your Account (**"A Guide to Personal Accounts Fees and Interest"**).

Using your card abroad

- ✓ You can also use your new debit**CARD** abroad in the same way you do at home, just look for the Visa logo or the Visa Plus logo. It's a safe and convenient way to buy items in shops and withdraw cash at ATMs when you travel, reducing the need to carry foreign currency.
- ✓ Using your new card abroad couldn't be more convenient and safe. All we do is simply convert the amount you're paying or withdrawing into Euro and apply the relevant charges (see limits, rates and charges section). Then the total amount is automatically debited from your account, details of all transactions will appear on your statement.
- ✓ If you are planning to travel abroad, make sure you advise us before you leave, so we can update your account with your travel plans. This will reduce the likelihood of your card being declined whilst you're away. Simply call us on 1850 424 365 or pop into your nearest branch, at least 24 hours before you travel with your travel destination and dates. Anytime Banking customers can register their travel plans via Anytime Banking.

✓ Fraud Prevention

To protect you from fraud we may apply a limit to the value or number of transactions you undertake using your card. These limits may vary depending on the location and nature of the transaction. If this happens to you please call 0044 131 339 7609.

In addition, when using your card online, you may be asked to enter a one time passcode (OTP) to authorise the transaction. The OTP may be sent to your mobile or email address. Enter the OTP if requested in order for the payment to be authorised.

✓ Purchase Protection

When you use your debit**CARD** to buy goods or services, you'll now receive a higher level of purchase protection.

Damaged goods or non-receipt of goods

- ✓ When you use your debit**CARD** to pay for goods/services and they fail to arrive or are damaged when you receive them, we may be able to help you to recover the payment.
- ✓ This protection includes purchases made from companies that have gone out of business and purchases made using the internet, where the goods or services have not been received.
- ✓ You must contact the retailer or service provider first to try to resolve the problem. If this proves unsuccessful, please contact us on 1890 252 968.

✓ Security online

As well as being widely accepted online, your debit**CARD** offers increased security through the Verified by Visa programme.

What is Verified by Visa?

- ✓ Ulster Bank Secure, provided in association with Verified by Visa, gives you extra protection and peace of mind when you're using your debit**CARD** when shopping online. Not only does it protect your card against unauthorised use, it is the world's most trusted electronic payment system giving you confidence that the online retailer you're buying from has made your security a priority.

How does it work?

- ✓ When you make a card purchase online, most transactions will simply go straight through after being checked by the bank. For some transactions you may be asked to enter a one time passcode (OTP) online which we can send to your mobile or email address. To complete your online purchase, simply enter the one time passcode (OTP) and your payment will be authorised.
- ✓ To ensure you can complete online purchases quickly it is essential that you keep your contact details up to date, so if verification is requested we can send you a one time passcode (OTP).

How do I register?

- ✓ It's free to register. You may be asked to register whilst completing a purchase. If you don't register, your transaction may be declined as part of our anti-fraud policy.

✓ Anytime Banking

Our Anytime Banking service gives you 24/7 access to your accounts online. Use your debitCARD for quick and easy sign up, just visit www.ulsterbank.ie/anytime

✓ Fee for maintaining the account

A monthly fee for maintaining the account of €2 applies to the **Current** and **Standard** accounts. Some exclusions may apply. There is a waiver in place to help you avoid paying the fee. Please see our booklet **A Guide to Personal Accounts Fees and Interest** available in branch or on www.ulsterbank.ie for further details.

✓ Transaction fees

Transaction fees for Debit Card usage applies to **Current** and **Standard** accounts. Some exclusions may apply. There are waivers in place to help you avoid paying transaction fees. Please see our booklet **A Guide to Personal Accounts Fees and Interest** available in branch or on www.ulsterbank.ie for further details.

✓ Protecting you and your card

The care of your cards, PIN** and other security information is essential to help prevent fraud and protect your accounts. It is important that you always take reasonable steps to keep your card, PIN, passwords and security information safe.

- ✓ Do not allow anyone else to use your card and do not disclose your PIN, passwords or security information to anyone.
- ✓ We will never ask you to disclose your PIN, passwords or security information. If you are in any doubt about the authenticity of a caller or an email you have received, take their details and call us.
- ✓ Remember your PIN and destroy the notice securely as soon as you have memorised it.
- ✓ Never write down or give your account details, PIN, passwords or other security information to anyone.
- ✓ Keep your card receipts and other information about your account containing personal details (for example Statements) safe and dispose of them carefully by taking simple steps such as shredding printed material.
- ✓ Be aware that your post is valuable information in the wrong hands. If you don't receive a bank statement, card statement or any other expected financial information, contact us.

**PIN: Personal Identification Number

- ✓ To help protect you from fraud, we may occasionally block ATM and card transactions temporarily if we identify any unusual transactions on your account. If this happens to you please call 0044 131 339 7609, we will ask you to verify your transactions by asking you some security questions.
- ✓ When purchasing goods on the internet or by telephone you may be asked to provide the last 3 digits printed on the signature panel on the reverse of your card. This number, known as the Card Verification Value number or CVV, is used by retailers to confirm that you have the card in your possession and should only be provided to reputable retailers and service providers.

When making online transactions, you may also be asked to enter a one time passcode (OTP) to authorise the transaction. The OTP may be sent to your mobile or email address. Enter the OTP if requested and the payment will be authorised.

✓ Safety tips for using your card abroad

Before you travel...

- ✓ Check the expiry date on your card.
- ✓ Take a note of the telephone numbers on the back of this leaflet.
- ✓ Contact us with your travel details and mobile number, at least 24 hours before you leave by calling us on 1850 424 365 or popping into your nearest branch. Anytime Banking customers can register their travel plans via Anytime Banking.

When you are away...

- ✓ Keep your card safe; use safety deposit boxes or the safes in hotel rooms.
- ✓ In some parts of the world you may be asked to sign a receipt and/or enter your PIN.

To find out where you can use your card abroad please visit www.visaeurope.com

✓ Chip and PIN security

To protect you when shopping, we use the latest chip and PIN technology, providing protection against fraudulent activity.

- ✓ If you have difficulty using the chip and PIN card, contact your branch and you will be sent a chip and signature card, instead of entering a 4-digit PIN to confirm your purchase you will be asked for a signature.
- ✓ A chip and signature card cannot be used at an ATM.

PIN Lock/Unlock

- ✓ If you enter your PIN incorrectly 3 times in a row at any retailer, you will need to unlock your PIN at any Ulster Bank, RBS or NatWest ATM by selecting 'Account Services' and 'Unlock PIN'. A message will be displayed to confirm that you have unlocked your PIN.
- ✓ Don't know your PIN? Contact your branch who will need to send you a 're-advice' of your PIN. Once you receive this, please follow the above instructions to unlock the PIN.
- ✓ If you enter your PIN incorrectly 3 times in a row at any ATM, you will need to ask the branch to send you a 're-advice' of your PIN.
- ✓ If you forget your PIN and want us to send you a reminder or if you cannot use your PIN because of a disability or medical condition please contact your branch.

✓ Limits, rates and charges

The information below will allow you to familiarise yourself with your cash withdrawal limits and the charges for use of your card abroad. Please read this section carefully.

Daily withdrawal limits

The current ATM withdrawal limits are as follows:

Current accounts

- ✓ Current, Student, Graduate: €750.
- ✓ Foundation: €500.
- ✓ Adapt Accounts: €350.
- ✓ Although you have a daily withdrawal limit, a transaction will only be authorised if you have sufficient cleared funds available on your account or, if you have made separate arrangements with us.
- ✓ Some ATMs will limit the amount you may withdraw in a single transaction.

Charges for Card Purchases and Cash

Cash Withdrawals in Euro

- ✓ There is a charge of €0.35 for euro cash withdrawals from an ATM inside SEPA*.
- ✓ There is a charge of 2% of the transaction amount (min €3, max €12) for euro cash withdrawals from an ATM outside SEPA*.

Cash Withdrawals in Foreign Currency

- ✓ There is an exchange rate transaction fee (ERTF) of 1.5% of the transaction value. You will also be charged 2% of the transaction value with a minimum of €3 and maximum of €12.
- ✓ You will be charged €0.35 for any ATM withdrawals made at any Ulster Bank Northern Ireland, RBS or NatWest ATM.

Debit Card purchases in Euros:

Inside the Single Euro Payments Area (SEPA)*

- ✓ There is a charge of €0.01 for any Apple Pay Contactless and Google Pay Contactless transaction.
- ✓ There is a charge of €0.20 for any Point of Sale Transaction.
- ✓ There is a charge of €0.20 for any Debit Card, In App Google Pay and In App Apple Pay transaction completed online, over the phone or via mail order (inside or outside the Single Euro Payment Area).

Outside the Single Euro Payments Area (SEPA)*

- ✓ There is a charge of 1% of the transaction value with a minimum of €0.25 and maximum of €6.

Debit Card purchases in Foreign Currency

- ✓ There is an Exchange Rate Transaction Fee (ERTF) of 1% of the transaction value with a minimum of €0.25 and a maximum of €6. You will also be charged 1% of the transaction value of your payment with a minimum of €0.25 and a maximum of €6 in addition to the ERTF.

Exchange rates

- ✓ We apply the exchange rates prevailing on the day we process your transactions, not the rates prevailing the day you use your card. Details of commission charges will appear on your account statement with each transaction. This does not include any additional fees that a retailer or cash machine owner may impose on you for using this service.
- ✓ You can withdraw up to the equivalent of your daily withdrawal limit in local currency per day provided you have sufficient funds cleared in your account and provided that the foreign bank does not impose a local limit.

*The Single Euro Payments Area (SEPA) includes any countries within the European Economic Area (EEA) & Switzerland, San Marino & Monaco

✓ How to Contact Us

You have access to your account including enquiries at an ATM 24 hours a day, 7 days a week from anywhere in the world, but there are times when you may need to contact us.

✓ Lost/Stolen Emergency Number

If you lose any Ulster Bank debitCARD, or have it stolen please call our Card Loss Centre immediately on

1800 245 399

If you are abroad please call

0044 131 549 8186

✓ International Fraud Number

Please call this number if your card is stopped while abroad

0044 131 339 7609

✓ Emergency Cash Number

If your card is lost or stolen in the Republic of Ireland and you need emergency funds please call

1800 245 399

Lines are open 24 hours.

Identification verification will be requested.

To find out more:



Call into your local branch



www.ulsterbank.ie

Ulster Bank Ireland DAC. A private company limited by shares, trading as Ulster Bank, Ulster Bank Group, Banc Uladh, Lombard and Ulster Bank Invoice Finance. Registered in Republic of Ireland. Registered No. 25766. Registered Office: Ulster Bank Head Office, Block B, Central Park, Leopardstown, Dublin 18, D18 N153. Ulster Bank Ireland DAC is regulated by the Central Bank of Ireland. Calls may be recorded.